



INDIVIDUAL | SMALL BUSINESS | MEDICARE

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IMPORTANT MEDICARE CHANGES FOR 2027

Dear Medicare Client,

Medicare plans are making changes for 2027. We created this guide to help you review your coverage, understand when to contact Agape, and know how to review your prescription drug plan independently. Please save it for reference during Annual Enrollment.

1 WATCH FOR YOUR ANNUAL NOTICE OF CHANGE (ANOC)

If you have Medicare Advantage or a Part D prescription drug plan, read the Annual Notice of Change from your insurer. Compare your 2026 and 2027 premiums, deductibles, doctor and hospital costs, maximum out-of-pocket amounts, prescriptions and formularies, provider and pharmacy networks, and additional benefits.

Do not assume your coverage and costs will stay the same just because your plan renews.

2 IS YOUR MEDICARE ADVANTAGE PLAN ENDING?

Some Medicare Advantage plans will not be offered in 2027. If your plan is terminating effective December 31, 2026, you should review your options promptly.

KEEP YOUR TERMINATION LETTER AND CONTACT OUR OFFICE.

Your termination letter may be needed to document a guaranteed-issue right to certain Medicare Supplement policies without medical underwriting, depending on your circumstances. We can help you review either another available Medicare Advantage plan or Original Medicare with a Medicare Supplement and a separate Part D plan.

Please do not cancel your current coverage yourself. We can help coordinate your medical coverage and effective dates. If you choose Original Medicare with a Medicare Supplement, you will need to select and enroll in Part D yourself.

YOUR PLAN IS ENDING? SCHEDULE AN APPOINTMENT

[SCHEDULE YOUR MEDICARE APPOINTMENT](#)

3 IMPORTANT: PRESCRIPTION DRUG PLANS FOR 2027

The 2027 standard Part D deductible is \$700, compared with \$615 in 2026. The annual Part D out-of-pocket threshold is \$2,400, compared with \$2,100 in 2026. Individual plan deductibles, copays, coinsurance, formularies and pharmacy networks vary. Review your coverage even if your current plan has worked well.

AGAPE WILL NOT PROVIDE STAND-ALONE PDP REVIEWS OR ENROLLMENTS

As announced last year, Agape no longer provides stand-alone Prescription Drug Plan (PDP) comparisons or enrollments, including for clients moving from Medicare Advantage to a Medicare Supplement. Many carriers have eliminated agent commissions for stand-alone PDPs, while individualized drug-plan comparisons remain time-consuming. We appreciate clients who have offered to pay us directly; however, we cannot simply substitute a client fee for carrier compensation.

HOW TO COMPARE YOUR OWN PART D PLAN

Beginning October 1, use Medicare's Plan Finder. Gather your complete medication list, exact dosages, how often you take each medication, your preferred pharmacy and any Extra Help information. Enter these details and compare estimated annual costs, formularies and pharmacy options before selecting a plan.



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[OPEN MEDICARE PLAN FINDER](#)

[OUR STEP-BY-STEP CANVA GUIDE: HOW TO CHOOSE YOUR PART D PLAN](#)

For assistance by phone, call 1-800-MEDICARE (1-800-633-4227). If you transition to Original Medicare and a Medicare Supplement, remember that you must arrange your own Part D enrollment if you want outpatient prescription drug coverage.

4 ALREADY HAVE A MEDICARE SUPPLEMENT?

If your premium has increased, contact us to discuss whether another carrier may offer a lower rate. You can generally apply to change Medicare Supplement carriers year-round, but unless you have a guaranteed-issue or other protected enrollment right, medical underwriting and insurer approval usually apply. Do not cancel existing coverage until replacement coverage is approved and the effective date is confirmed.

NEW FOR 2027: NEW MEXICO MEDICARE SUPPLEMENT BIRTHDAY RULE

Beginning in 2027, eligible New Mexico Medicare Supplement policyholders age 65 and older will have an annual opportunity beginning on the first day of their birthday month and lasting at least 60 days to change to eligible coverage of equal or lesser value without medical underwriting. Your carrier must notify you about this opportunity before your window. Contact us to discuss whether reviewing options now or during your birthday window makes sense.

The law adds flexibility, but its effect on future New Mexico Medicare Supplement premiums is not yet known. Premiums are never guaranteed, so review your rate periodically.

5 IMPORTANT DATES

- ✓ OCTOBER 1 — 2027 Medicare Advantage and drug-plan information becomes available for comparison.
- ✓ OCTOBER 15 – DECEMBER 7 — Medicare Annual Enrollment.
- ✓ JANUARY 1, 2027 — Changes made during Annual Enrollment generally take effect.

6 DO I NEED TO MAKE AN APPOINTMENT WITH AGAPE?

YES — PLEASE SCHEDULE IF:

- ✓ Your Medicare Advantage plan is terminating for 2027.
- ✓ Your doctors are leaving your Medicare Advantage network or medical benefits or costs are changing significantly.
- ✓ You want to review another Medicare Advantage plan or a move to Original Medicare with a Medicare Supplement.
- ✓ Your Medicare Supplement premium has increased and you want to discuss alternatives.

READY TO SCHEDULE?

If one of the situations above applies, use our online scheduling system to select an available appointment.

[SCHEDULE AN APPOINTMENT](#)

YOU DO NOT NEED AN APPOINTMENT WITH US FOR:

A stand-alone Prescription Drug Plan (PDP) comparison or enrollment. We created a step-by-step guide to help you compare and select your own plan:



INSURANCE SERVICES

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[CLICK HERE: STEP-BY-STEP GUIDE TO CHOOSING YOUR PART D PLAN](#)

You can also use Medicare.gov or call 1-800-MEDICARE (1-800-633-4227) for assistance with prescription coverage. Review your prescriptions annually, even if you like your current plan.

ONE LAST REQUEST

Please open and read your ANOC promptly. If your plan is ending, KEEP YOUR TERMINATION LETTER and schedule early. If your plan continues and you are comfortable with its changes, you may not need an appointment. Thank you for trusting us with your Medicare coverage.

Warmly,
Michelle & Damon
Agape Insurance Services